

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

Nicholas J. Guglielmo,

*Debtor.*

Case No. 25-10413-amc  
Chapter 7

**Declaration by Debtor in Support of Motion for Sanctions for Violation of  
the Automatic Stay by Sunrise Credit Services Inc.**

1. I am the debtor in the above bankruptcy case and make this declaration in support of the Motion for Sanctions for Violation of the Automatic Stay by Sunrise Credit Services Inc.

2. When I sought legal advice about filing for bankruptcy, I was informed that I would be protected under the automatic stay provision. I was hopeful that the numerous daily calls from creditors would cease.

3. Life circumstances inevitably led me to make mistakes, and I found myself in a difficult financial situation. Filing for bankruptcy offered a light of hope that I had long forgotten. After submitting my filing, I felt a considerable burden lifted, allowing me to regain some stability for the first time in a while. However, this relief was short-lived as collection calls began again, with Sunrise being particularly persistent. I began to expect daily calls around 2 PM.

4. This ongoing communication has been overwhelming, akin to struggling to stay afloat while receiving repeated setbacks. I often found myself leaving my phone in another room or at home to avoid the reminder of these calls, which served as a constant source of stress and anxiety. Regardless of my mood, the calls managed to deplete my energy and reinforce feelings of hopelessness.

5. In March, Sunrise has violated the automatic stay on seven occasions. I have reached out to them to notify them of my bankruptcy status on two separate occasions — once via phone and once through email. This experience has highlighted how challenging it can be to maintain hope when it feels consistently out of reach.

6. Thank you for taking the time to consider my situation.

7. I declare under penalty of perjury that the above is true and correct to the best of my knowledge, information, and belief.

Date: April 1, 2025

/s/ Nicholas J. Guglielmo  
Nicholas J. Guglielmo